IN THE SPECIFICATION

Please amend paragraph [0027] as follows:

--When a user attempts to access his information, authentication and access component 108 is used to verify the user. In one embodiment, the user will be prompted to enter [[in]] his user id and password. In another embodiment, the user is asked to supply biometric data, which is compared to the biometric data that was supplied at the time of the registration. <u>The action services component 110 communicates with the authentication and access component 108 and communicates with the ownership component 104 regarding actions performed lately and information of record, for example.</u>--

Please amend paragraph [0032] as follows:

--Servicing an account may also be an important aspect of an embodiment of the present invention. Occasionally, a user may need to modify personal information associated with the user. For example, a user may wish to submit a change of address. In other situations, a user may require the help of a customer service representative ("CSR") to access his account. Such a situation may occur if a user forgets his user ID or password. In such situations, servicing component 112 is activated <u>and can interact with the Self Servicing component of the ownership component 104</u>.--

Please amend paragraph [0033] as follows:

--With respect to Figure 2, an exemplary process by which a user establishes a user ID with a business comprising multiple business lines is illustrated. A user accesses a business system and requests a user ID (step 202). Such a request activates registration

component 102. Ownership component 104 [[and]] determines which accounts from the various businesses are to be associated with the user ID. In one embodiment, the user selects the various business lines he wishes to be associated with the user ID. Such a selection can be done by first displaying the eligible business lines, then allowing the user to select (via a graphical user interface) which business lines he wishes to associate with the user ID. Thereafter ownership component 104 is activated (step 204). Ownership component 104 is configured to determine the various schemes used by the selected business lines to authenticate users (step 206). The various authentication processes are joined in a rules-based algorithm to generate (or acquire from a pre-existing database) specific questions to be asked of the user attempting to obtain a user ID (step 208). In this way, one or more rules-based queries or R queries are generated to be asked of the user. The user supplies the answers to the questions in order further verify his identity as the owner of the account he is trying to access.--